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EXTRA CENSUS BULLETIN.

No. 91. WASHINGTON, D. C. October 6, 1894.

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

OWNERSHIP AND DEBT IN DELAWARE AND OKLAHOMA.

DEPARTMENT OF THE INTERIOR,
CENSUS OFFICE,
WASHINGTON, D. C., September 22, 1894.

SIR:

The leading results of the investigation of farm and home proprietorship in Delaware for 1890, conducted by Special Agents George K. Holmes and John S. Lord, are contained in this bulletin. In regard to farms, the conclusion is that 49.42 per cent of the farm families hire and 50.58 per cent own the farms cultivated by them; that 29.40 per cent of the farm owning families own subject to incumbrance and 70.60 per cent own free of incumbrance. Among 100 farm families, 49 hire their farms, 15 own with incumbrance, and 36 without incumbrance. On the owned farms there are liens amounting to $2,995,263, which is 44.04 per cent of their value, and this debt bears interest at the average rate of 5.70 per cent, making the average annual interest charge $122 to each family. Each owned and incumbered farm, on the average, is worth $4,875, and is subject to a debt of $2,147.

The corresponding facts for homes are that 66.71 per cent of the home families hire and 33.29 per cent own their homes; that of the home owning families 61.31 per cent own free of incumbrance and 38.69 per cent with incumbrance. In 100 home families, on the average, 67 hire their homes, 13 own with incumbrance, and 20 without incumbrance. The debt on owned homes aggregates $5,299,877, or 45.17 per cent of their value, and bears interest at the average rate of 5.65 per cent, so that the annual amount of interest to each home averages $92. An average debt of $1,633 incumbers each home, which has the average value of $3,616.

There is one city in the state, Wilmington, in the class of those having a population of 8,000 to 100,000, and in this city 69.80 per cent of the home families hire and 30.20 per cent own their homes, and of the home owning families 49.48 per cent own with incumbrance and 50.52 per cent own free of incumbrance. In 100 home families, on the average, are found 70 that hire their homes, 15 that own with incumbrance, and 15 that own without incumbrance. The liens on the owned homes are 46.91 per cent of the value of those subject to lien. Several averages show that the rate of interest is 5.61 per cent; value of each owned and incumbered home, $3,979; lien on the same, $1,866, and yearly interest charge on each home, $105.

Real estate purchase and improvements, when not associated with other objects, caused 84.24 per cent of the farm families to incur 83.04 per cent of the farm debt and 85.24 per cent of the home families to incur 82.33 per cent of the home debt.

OWNERSHIP AND DEBT IN OKLAHOMA.

Oklahoma was organized as a territory May 2, 1890, and when the census was taken, June 1, 1890, no farm or home occupied by owner was found under incumbrance. In regard to farms, it is found that 4.95 per cent of the farm families hire and 95.05 per cent own the farms cultivated by them. The corresponding facts for homes are that 31.54 per cent of the home families hire and 68.46 per cent own their homes.

Very respectfully,

CARROLL D. WRIGHT,
Commissioner of Labor in charge.

THE SECRETARY OF THE INTERIOR.

C. O. P.—4m

TABLE 1.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES: 1890.

DELAWARE.

CIVIL DIVISIONS.	Aggregate.	FAMILIES OWNING.			Families hiring.	PERCENTAGE OF FAMILIES OWNING AND HIRING.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRING FAMILIES.	
		Total.	Free.	Incumbered.		Owning.	Hiring.	Free.	Incumbered.	Free.	Incumbered.
The State	34,578	13,133	8,493	4,640	21,445	37.98	62.02	64.67	35.33	24.56	13.42
For farms	9,381	4,745	3,350	1,395	4,636	50.53	49.42	70.60	29.40	35.71	14.87
For homes	25,197	8,388	5,143	3,245	16,809	33.29	66.71	61.31	38.69	20.41	12.88
Wilmington (for homes)	12,448	3,759	1,899	1,860	8,689	30.20	69.80	50.52	49.48	15.26	14.94
Rest of state (for homes)	12,749	4,629	3,244	1,385	8,120	36.31	63.69	70.08	29.92	25.45	10.86
OKLAHOMA.											
The Territory	15,029	13,059	13,059	.....	1,970	86.89	13.11	100.00	.....	86.89	.....
For farms	10,419	9,903	9,903	.....	516	95.05	4.95	100.00	.....	95.05	.....
For homes	4,610	3,156	3,156	.....	1,454	68.46	31.54	100.00	.....	68.46	.....

TABLE 2.—VALUE OF FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON: 1890.

DELAWARE.

CIVIL DIVISIONS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
The State	4,640	$18,534,062	$8,295,140	44.76
For farms	1,395	6,801,178	2,995,263	44.04
For homes	3,245	11,732,884	5,299,877	45.17
Wilmington (for homes)	1,860	7,401,198	3,471,563	46.91
Rest of state (for homes)	1,385	4,331,686	1,828,314	42.21

TABLE 3.—AMOUNT OF ANNUAL INTEREST CHARGE AND AVERAGE VALUE, INCUMBRANCE, ANNUAL INTEREST CHARGE, AND ANNUAL RATE OF INTEREST FOR FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED: 1890.

DELAWARE.

CIVIL DIVISIONS.	Average value of each incumbered farm or home.	Average incumbrance on each farm or home.	Total annual interest charge.	Average annual interest charge on each farm or home.	Average annual rate of interest.
The State	$3,994	$1,788	$470,249	$101	5.67
For farms	4,875	2,147	170,737	122	5.70
For homes	3,616	1,633	299,512	92	5.65
Wilmington (for homes)	3,979	1,866	194,673	105	5.61
Rest of state (for homes)	3,128	1,320	104,839	76	5.73

TABLE 4.—PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES AND OF AMOUNT OF INCUMBRANCE THEREON, BY RATES OF INTEREST: 1890.

DELAWARE.

RATES OF INTEREST.	THE STATE.				FOR HOMES IN CITIES OF 8,000 TO 100,000 PEOPLE.	
	For farms.		For homes.			
	For number of families.	For amount	For number of families.	For amount.	For number of families.	For amount.
Under 6 per cent	18.50	35.18	19.57	37.35	25.97	44.99
6 per cent	80.65	64.25	79.75	62.28	73.76	54.90
7 per cent	0.22	0.08	0.19	0.08	.....	.....
8 per cent	0.14	0.23	0.12	0.14	.....	.....
6 to 8 per cent, inclusive	81.29	64.72	80.25	62.58	73.92	54.95
Over 6 per cent	0.85	0.57	0.68	0.37	0.27	0.11
Over 8 per cent	0.21	0.10	0.18	0.07	0.11	0.06
Over 10 per cent	0.07	0.08	0.09	0.04	0.11	0.06
Over 12 per cent	0.07	0.08	.....	.....	.....	.....

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